

# PUBLIC SUBMISSION

<b>As of:</b> September 28, 2015
<b>Received:</b> September 23, 2015
<b>Status:</b> Pending_Post
<b>Tracking No.</b> 1jz-8lag-7wv9
<b>Comments Due:</b> September 24, 2015
<b>Submission Type:</b> Web

**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

**Document:** EBSA-2010-0050-DRAFT-6686

Comment on FR Doc # 2015-08831

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## Submitter Information

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## General Comment

I have attempted to read the above Proposed Rule in its entirety, even with a Masters Degree in American Studies, I find it obtuse as far as how it might benefit the individual investor (me). Two different sources of financial information indicate that the Proposed Rule will restrict the use of options in IRA accounts. Options are an integral part of risk management and return on investment. Put selling often allows me to buy shares below market price and writing covered calls enhances the ROI on some of my holdings. Please stop trying to "help" or protect me. The largest danger to the investor is government debt and continued deficit spending. Do something about that and let me navigate the marketplace.